



FIRM OVERVIEW / SEPTEMBER 2026

From working capital to the sale of your company.

Citadel Ridge LLC is a commercial finance brokerage and capital advisory firm. The firm places funding across the full capital stack for operating businesses nationwide and runs fixed fee advisory mandates for refinance, placement, exit and enterprise outcomes. Principal led, document driven, and built on 1 standard: every file the firm produces should be able to stand in front of a lender, a buyer or a regulator without apology.

ENTITY

Citadel Ridge LLC, a Wyoming limited liability company
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CONTACT

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01 / THE FIRM

2 desks. 1 way of reading a file.

The funding desk places facilities with third party lenders and funders. The advisory desk runs fixed fee mandates for defined outcomes. Both start the same way: the bank statements first, then the debt schedule, then the financial statements, then the story, in the order the other side of the table reads them.

What the firm does

- Arranges funding across 10 facility types, from merchant cash advance to private credit and the sale of the business
- Runs 4 fixed fee advisory mandates matched to gross revenue bands
- Reads every file within 2 business days and answers in writing: what the file supports, what is missing, and the next step
- Scores counterparties for appetite before a file goes out, so the result is competing offers rather than 1 house quote
- Discloses compensation on placements before anything is signed
- Offers credit advisory as a separate educational engagement for business owners

What the firm is not

- Not a lender; facilities are funded by third parties and subject to their underwriting and approval
- Not a law firm, accounting firm, broker dealer or registered investment adviser; the firm works alongside your counsel and CPA, not in place of them
- Not a debt settlement, debt adjusting or debt management company; a position buyout retires every position in full at closing
- Not credit repair; credit advisory promises no score change, no removal of accurate information, and no financing outcome
- Not a consumer service; every engagement is with an operating business
- Not a guarantor of outcomes; fees purchase services and work product, never a promised result

PRINCIPAL

Arnold Bhikhai leads Citadel Ridge. His practice spans commercial finance brokerage, capital structure design and transaction document architecture, built on years inside the merchant advance market reading the paper most borrowers sign without reading. That vantage is the firm's edge: the funding products, the buyout structure and the advisory mandates all come from knowing how the other side of the table underwrites.

02 / THE FUNDING DESK

10 ways the firm places capital.

Matched to where the business actually stands, not to what is easiest to sell. Every file goes only to lenders and funders with demonstrated appetite for it, and the true cost of each option is read to you before you sign.

	FACILITY	WHAT IT IS
01	Merchant cash advance	Revenue based working capital placed through a vetted funder network, with the true cost read to you before you sign.
02	Term loans	Monthly payment facilities for equipment, expansion, acquisition and refinance.
03	Lines of credit	Revolving working capital that sits ready and costs you only when drawn.
04	Position buyout	For merchants carrying 3 or more advance positions: a collateral backed facility that retires every position in full at closing and replaces the daily debits with 1 monthly payment.
05	Bridge loans	Short term capital against a defined exit: a sale, a refinance or a receivable event.
06	Factoring	Receivables purchase facilities that convert outstanding invoices into working cash without adding term debt.
07	Mezzanine financing	Subordinated capital between senior debt and equity for acquisitions, buyouts and growth.
08	Private credit facilities	Direct lender facilities beyond bank appetite, from \$1,000,000 to \$50,000,000, across senior, unitranche and subordinated layers.
09	Equity and institutional capital	Preparation and introductions for raises with private equity, venture and family office capital, run as a managed process.
10	Business sale brokerage	Sell side representation: valuation, materials, a competitive buyer process and negotiation through close.

Figures describe structures, not offers. Availability, pricing and terms are set by the funding counterparty and are subject to its underwriting and approval.



03 / THE ADVISORY DESK

4 fixed fee mandates for defined outcomes.

Fees are fixed and paid at execution by wire, and they buy analysis and work product that are yours regardless of which lender funds or whether you take any offer at all. Scope and fee are delivered in a single mandate document after qualification.

I

Refinance Engagement

GROSS REVENUE \$1,000,000 TO \$5,000,000, CARRYING ADVANCE POSITIONS

Built to produce the daily debit stack retired through 1 clean monthly facility, with the business left bankable.

- Position audit and true cost model
- Underwriting package to the standard a lender reads first
- Facility design and competing placement; every position retired in full at closing
- Bankability plan after funding

II

Placement Engagement

GROSS REVENUE \$5,000,000 TO \$10,000,000

Built to produce a funded institutional facility at competitive pricing, with the owner's personal exposure contained.

- Capital architecture: balance sheet review, 3 year model, debt capacity, capital plan
- Credit memorandum and data room to institutional standard
- Competing placement of senior, unitranche or asset based facilities
- Guarantee containment, covenants and closing

III

Exit Engagement

GROSS REVENUE \$10,000,000 PLUS, SEEKING A FULL OR MAJORITY SALE

Built to produce a closed sale at a defended price, with the seller protected after close. A 180 day mandate.

- Sale architecture: recast, earnings quality workpapers, valuation and ask
- Confidential information memorandum, anonymous teaser, indexed data room
- Buyer process under NDA with competing indications
- Deal structure memorandum with your CPA, negotiation through close, net proceeds modeling

IV

Enterprise Engagement

GROSS REVENUE \$25,000,000 PLUS, 12 MONTH MANDATE

Built to produce the balance sheet financed at institutional terms and the enterprise ready to transact on the owner's timeline.

- Enterprise capital architecture and 24 month capital plan
- Facilities up to \$50,000,000, senior through subordinated, run as competing processes
- Enterprise readiness: valuation, workpapers, corporate cleanup, maintained data room
- Continuous monitoring of covenants, remittances and milestones

04 / THE METHOD

Ridgeline, the system behind every file.

The firm's internal analytics platform combines model driven underwriting with machine learning assisted document and data engineering. Outcomes are engineered, not hoped for.

COMPONENT	WHAT IT DOES
01 Counterparty fit scoring	Every credit profile is scored against maintained lender and acquirer criteria before distribution, so files go only to counterparties with demonstrated appetite.
02 Effective cost and payoff sequencing	Every position is modeled to true annualized cost, and payoff order is optimized for maximum monthly relief per dollar deployed.
03 Stress tested structures	Cash flow models run downside simulation before any structure goes to market, so proposed terms survive underwriting.
04 Document engineering	Credit memoranda, information memoranda, deal structure memoranda and data rooms produced to institutional standard in days rather than months.
05 Continuous monitoring	Covenants, remittances and milestones tracked through every engagement, with exceptions surfaced before they become problems.

HOW AN ENGAGEMENT RUNS

01 Submit

Financial statements, bank statements and position details come in through the intake form.

02 Read

A written assessment within 2 business days: what the file supports, what is missing, the next step.

03 Select

Competing options presented with the true cost of each. You choose.

04 Fund

Documents execute, the facility closes, and the plan you selected is in motion.

Work product delivered under a mandate: position audit and true cost model, credit memorandum, deal structure memorandum, confidential information memorandum, data room index, and the mandate document itself. Representative outlines are published at www.citadel-ridge.com/work-product.html.



05 / DISCLOSURES

Read this before you engage the firm.

Nature of the firm

Citadel Ridge LLC is a commercial finance brokerage and capital advisory firm organized as a Wyoming limited liability company. Financing is arranged through third party lenders and funders and is subject to their underwriting and approval. Citadel Ridge does not lend its own money and does not provide debt settlement, debt adjusting or debt management. Citadel Ridge is not a law firm, accounting firm, broker dealer or registered investment adviser. Nothing in this document is legal, tax, accounting or investment advice, an offer or solicitation of securities, or a guarantee of any outcome.

Fees and compensation

On funding placements, compensation is disclosed before the client signs anything. Advisory mandates are fixed fee, paid at execution by wire, with scope and fee set out in a single mandate document after qualification. Fees purchase services and work product, never a promised result. No fee is contingent on, and no fee is refunded because of, any lender's or buyer's decision.

Credit advisory

Credit advisory is a separate educational engagement for business owners. It is not credit repair, it is never a condition of any funding placement, and no score change, removal of accurate information or financing outcome is promised. Consumers have the right to dispute inaccurate information directly with the reporting companies at no charge.

Business clients only

The firm serves operating businesses and their owners acting for the business. It does not offer consumer credit, consumer loans or consumer services. Figures in this document describe structures, not offers.

State commercial financing disclosures

Where a state requires a disclosure of the cost and terms of commercial financing, the firm passes the provider's statutory disclosure through to the business unaltered before signature, and does not broker sales based financing to a business in a state that requires broker registration until the firm is registered there or an exemption applies. The state by state summary and the firm's 7 standing commitments are published at www.citadel-ridge.com/disclosures.html.

Confidentiality

Information submitted through the website intake form is not received in confidence until an engagement agreement is executed. Once an engagement is signed, confidentiality and data handling are governed by the agreement itself.

SEND THE FILE

www.citadel-ridge.com / Intake form
A straight read within 2 business days

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